B6A (Official Form 6A) (12/07)

In re Elma Jane Padilla

Case No. **15-31951-H1-13** 

(if known)

#### **SCHEDULE A - REAL PROPERTY**

10027 Briarpark Trail Lane, Houston, Texas 77064   LT 35 BLK 2   WILLOW POINTE SEC 3 in Harris County, Texas   9940 South Las Vegas Boulevard, Las Vegas, NV 89183   Timeshare   \$32,000.00   \$0.00	Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or Exemption	Amount Of Secured Claim
	LT 35 BLK 2	Homestead	-	\$188,254.00	\$162,505.74
	9940 South Las Vegas Boulevard, Las Vegas, NV	Timeshare		\$32,000.00	\$0.00

Total: \$220,254.00

(Report also on Summary of Schedules)

B6B (Official Form 6B) (12/07)

In re Elma Jane Padilla

Case No. <u>15-31951-H1-13</u>

(if known)

# **SCHEDULE B - PERSONAL PROPERTY**

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
1. Cash on hand.	Х			
Checking, savings or other financial accounts, certificates of deposit		First Community Credit Union - Checking ****	-	\$1,000.00
or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Smart Financial Credit Union - Checking ****	-	\$500.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	x			
4. Household goods and furnishings, including audio, video and computer		4 Sofas	-	\$500.00
equipment.		2 Coffee Tables	-	\$200.00
		2 End Tables	-	\$100.00
		2 Lamps	-	\$30.00
		1 Entertainment center	-	\$100.00
		2 Rugs	-	\$50.00
		4 TV's	-	\$500.00
		1 Stereo	-	\$50.00
		Kitchen table with chairs	-	\$350.00
		Dining Room table with chairs	-	\$1,000.00
		China Cabinet	-	\$500.00
		1 Set of Flatware	-	\$30.00
		2 Sets of Pots and Pans	-	\$100.00

In re Elma Jane Padilla

Case No. **15-31951-H1-13** 

(if known)

# **SCHEDULE B - PERSONAL PROPERTY**

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
		2 Sets of Dishes and Glasses	-	\$50.00
		4 Beds	-	\$300.00
		2 Chests	-	\$150.00
		3 Dressers	-	\$150.00
		2 Nightstands	-	\$100.00
		2 Lamps	-	\$50.00
		1 TV Stand	-	\$100.00
		Refrigerator -		\$350.00
		1 Stove	-	\$150.00
		Dishwasher	-	\$50.00
		Washer	-	\$150.00
		Dryer	-	\$150.00
		1 Freezer	-	\$100.00
		1 Microwave	-	\$50.00
		4 Desks	-	\$350.00
		2 Computers	-	\$350.00
		1 Lawn Mower	-	\$100.00
		1 Set if Tools	-	\$50.00

In re Elma Jane Padilla

Case No. <u>15-31951-H1-13</u>

(if known)

# **SCHEDULE B - PERSONAL PROPERTY**

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
5. Books; pictures and other art		2 Dozen Books	-	\$30.00
objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.		3 Paintings	-	\$75.00
6. Wearing apparel.		Clothing and shoes	-	\$500.00
7. Furs and jewelry.		6 Watches	-	\$500.00
		12 Costume Jewelry	-	\$150.00
		12 Fine Jewelry	-	\$3,000.00
8. Firearms and sports, photographic, and other hobby equipment.		2 Firearms	-	\$750.00
grapino, and other nessy equipment		Camping Equipment	-	\$100.00
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		Trans Premier Life Insurance	-	\$1.00
10. Annuities. Itemize and name each issuer.	х			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	x			

In re Elma Jane Padilla Case No. 15-31951-H1-13

(if known)

# **SCHEDULE B - PERSONAL PROPERTY**

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		Thrift Savings Plan	-	\$48,563.26
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	x			
14. Interests in partnerships or joint ventures. Itemize.	х			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	x			
16. Accounts receivable.	x			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	x			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	x			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	x			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	х			

In re Elma Jane Padilla

Case No. 15-31951-H1-13
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(if known)

# **SCHEDULE B - PERSONAL PROPERTY**

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	x			
22. Patents, copyrights, and other intellectual property. Give particulars.	х			
23. Licenses, franchises, and other general intangibles. Give particulars.	х			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	x			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2013 BMW X1 2WD Mileage: 30k	-	\$26,200.00
26. Boats, motors, and accessories.	х			
27. Aircraft and accessories.	х			
28. Office equipment, furnishings, and supplies.	х			
29. Machinery, fixtures, equipment, and supplies used in business.	х			
30. Inventory.	х			

In re Elma Jane Padilla

Case No.	15-31951-H1-13
	(if known)

#### **SCHEDULE B - PERSONAL PROPERTY**

Continuation Sheet No. 5

		Continuation Sneet No. 5		
Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
31. Animals.	x			
32. Crops - growing or harvested. Give particulars.	x			
33. Farming equipment and implements.	x			
34. Farm supplies, chemicals, and feed.	x			
35. Other personal property of any kind not already listed. Itemize.	x			
(Include amounts from any conti	nucti		l >	\$87,629.26

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

B6C (Official Form 6C) (4/13)

In re Elma Jane Padilla

Case No.	15-31951-H1-13
	(If known)

# **SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**

Debtor claims the exemptions to which debtor is entitled under: (Check one box)	Check if debtor claims a homestead exemption that exceeds \$155,675.*
☐ 11 U.S.C. § 522(b)(2) ☐ 11 U.S.C. § 522(b)(3)	

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
10027 Briarpark Trail Lane, Houston, Texas 77064 LT 35 BLK 2 WILLOW POINTE SEC 3 in Harris County, Texas	Const. art. 16 §§ 50, 51, Texas Prop. Code §§ 41.001002	\$25,748.26	\$188,254.00
4 Sofas	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	\$500.00	\$500.00
2 Coffee Tables	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	\$200.00	\$200.00
2 End Tables	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	\$100.00	\$100.00
2 Lamps	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	\$30.00	\$30.00
1 Entertainment center	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	\$100.00	\$100.00
2 Rugs	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	\$50.00	\$50.00
4 TV's	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	\$500.00	\$500.00
1 Stereo	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	\$50.00	\$50.00
* Amount subject to adjustment on 4/01/16 and every three commenced on or after the date of adjustment.	ee years thereafter with respect to cases	\$27,278.26	\$189,784.00

B6C (Official Form 6C) (4/13) -- Cont.

In re Elma Jane Padilla

Case No. <u>15-31951-H1-13</u>

(If known)

# **SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**

		I	
Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Kitchen table with chairs	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	\$350.00	\$350.00
Dining Room table with chairs	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	\$1,000.00	\$1,000.00
China Cabinet	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	\$500.00	\$500.00
1 Set of Flatware	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	\$30.00	\$30.00
2 Sets of Pots and Pans	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	\$100.00	\$100.00
2 Sets of Dishes and Glasses	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	\$50.00	\$50.00
4 Beds	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	\$300.00	\$300.00
2 Chests	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	\$150.00	\$150.00
3 Dressers	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	\$150.00	\$150.00
2 Nightstands	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	\$100.00	\$100.00
2 Lamps	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	\$50.00	\$50.00
1 TV Stand	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	\$100.00	\$100.00
1 Refrigerator	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	\$350.00	\$350.00
		\$30,508.26	\$193,014.00

B6C (Official Form 6C) (4/13) -- Cont.

In re Elma Jane Padilla

Case No. <u>15-31951-H1-13</u>

(If known)

# **SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
1 Stove	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	\$150.00	\$150.00
Dishwasher	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	\$50.00	\$50.00
Washer	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	\$150.00	\$150.00
Dryer	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	\$150.00	\$150.00
1 Freezer	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	\$100.00	\$100.00
1 Microwave	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	\$50.00	\$50.00
4 Desks	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	\$350.00	\$350.00
2 Computers	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	\$350.00	\$350.00
1 Lawn Mower	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	\$100.00	\$100.00
1 Set if Tools	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	\$50.00	\$50.00
2 Dozen Books	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	\$30.00	\$30.00
3 Paintings	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	\$75.00	\$75.00
Clothing and shoes	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(5)	\$500.00	\$500.00
		\$32,613.26	\$195,119.00

B6C (Official Form 6C) (4/13) -- Cont.

In re Elma Jane Padilla

Case No. <u>15-31951-H1-13</u>

(If known)

# **SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
6 Watches	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(6)	\$500.00	\$500.00
12 Costume Jewelry	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(6)	\$150.00	\$150.00
12 Fine Jewelry	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(6)	\$3,000.00	\$3,000.00
2 Firearms	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(7)	\$750.00	\$750.00
Camping Equipment	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(7)	\$100.00	\$100.00
Trans Premier Life Insurance	Tex. Ins. Code §§ 1108.001, 1108.051	\$1.00	\$1.00
Thrift Savings Plan	Tex. Prop. Code § 42.0021	\$48,563.26	\$48,563.26
2013 BMW X1 2WD Mileage: 30k	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(9)	\$0.00	\$26,200.00
		\$85,677.52	\$274,383.26

B6D (Official Form 6D) (12/07) In re **Elma Jane Padilla** 

Case No.	15-31951-H1-13

(if known)

#### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	WIF SMMU	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCT #: xxxxxx1134  Caliber Home Loans, In Po Box 24610 Oklahoma City, OK 73124		-	DATE INCURRED: 08/2007 NATURE OF LIEN: Conventional Real Estate Mortgage COLLATERAL: Homestead - Regular Payments REMARKS:				\$158,647.00	
			VALUE: \$188,254.00		L			
Representing: Caliber Home Loans, In			Barrett, Daffin, Frappier, Turner & Engl 15000 Surveyor Blvd. Ste. 100, Dept 4005 Addison, Texas 75001				Notice Only	Notice Only
ACCT #: xxxxxx1134  Caliber Home Loans, In Po Box 24610 Oklahoma City, OK 73124		-	DATE INCURRED: Various NATURE OF LIEN: Arrearage Claim COLLATERAL: Homestead - Pre - Petition Arrears REMARKS:				\$56,000.00	
	$\perp$		VALUE: \$56,000.00  DATE INCURRED: 09/2012					
ACCT #: xxxxxxxx4901  Chase auto Attn: National Bankruptcy Dept PO Box 29505 Phoenix, AZ 85038		-	DATILE OF LIEN:  Car Lien  COLLATERAL:  2013 BMW X1 - Paid Direct  REMARKS:				\$27,590.00	\$1,390.00
	L		VALUE: \$26,200.00					
			Subtotal (Total of this I	_	-		\$242,237.00	\$1,390.00
			Total (Use only on last p	oag	e) >	•	/Depart also se	/If applicable

\_\_\_\_\_continuation sheets attached

(Report also on Summary of Schedules.) (If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.) B6D (Official Form 6D) (12/07) - Cont. In re **Elma Jane Padilla** 

Case No. <u>15-31951-H1-13</u>

(if known)

#### **SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCT #: xxxxx9734  Conns Credit Corp 3295 College St Beaumont, TX 77701	-	-	DATE INCURRED: 05/2008 NATURE OF LIEN: Purchase Money Security COLLATERAL: Household Furnishings REMARKS:			x	\$692.00	\$492.00
			VALUE: \$200.00 DATE INCURRED:					
ACCT #:  Cypress Fairbanks ISD John P. Dillman Linegarger, Goggan, Blair & Sampson, L P O BOX 3064 Houston,TX 77253-3064	-	-	NATURE OF LIEN: School Taxes COLLATERAL: Homestead - Paid by Debtor - Direct REMARKS:				\$2,710.86	
			VALUE: \$188,254.00					
ACCT #: xxxxxxxxx0035  Harris County Mike Sullivan - Tax Assessor P. O. Box 4622 Houston, Tx 77210-4622		-	DATE INCURRED: NATURE OF LIEN: Property Tax Lien COLLATERAL: Homestead- Paid by Debtor - Direct REMARKS:				\$1,147.88	
			VALUE: \$188,254.00					
Representing: Harris County			Linebarger Goggan Blair & Sampson 1300 Main Suite 300 Houston, TX 77002				Notice Only	Notice Only
o Schedule of Creditors Holding Secured Claims  Total (Use only on last page) > \$246,787.74 \$1,882.00								

(Report also on Summary of Schedules.) (If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.) B6E (Official Form 6E) (04/13)

In re Elma Jane Padilla

Case No.	15-31951-H1-13
	(If Known)

# SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
ΤY	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)
	Domestic Support Obligations  Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
	Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$12,475* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans  Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$6,150* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	Deposits by individuals  Claims of individuals up to \$2,775* for deposits for the purchase, lease or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
	Taxes and Certain Other Debts Owed to Governmental Units  Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to Maintain the Capital of an Insured Depository Institution  Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).
	Claims for Death or Personal Injury While Debtor Was Intoxicated  Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).
V	Administrative allowances under 11 U.S.C. Sec. 330 Claims based on services rendered by the trustee, examiner, professional person, or attorney and by any paraprofessional person employed by such person as approved by the court and/or in accordance with 11 U.S.C. §§ 326, 328, 329 and 330.
	mounts are subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of ustment.
	1continuation sheets attached

B6E (Official Form 6E) (04/13) - Cont.

In re Elma Jane Padilla

Case No. 15-31951-H1-13

(If Known)

#### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

TYPE OF PRIORITY Administrative allowances UNLIQUIDATED CREDITOR'S NAME, DATE CLAIM WAS INCURRED **AMOUNT AMOUNT AMOUNT** DISPUTED MAILING ADDRESS AND CONSIDERATION FOR OF **ENTITLED TO** NOT INCLUDING ZIP CODE, **CLAIM PRIORITY** CLAIM **ENTITLED TO** AND ACCOUNT NUMBER PRIORITY, IF ANY (See instructions above.) ACCT #: DATE INCURRED: 04/06/2015 CONSIDERATION: **Keeling Law Firm** \$3,320.00 \$3,320.00 \$0.00 **Attorney Fees** 3310 Katy Freeway REMARKS Suite 200 Houston, Texas 77007 ACCT #: DATE INCURRED: CONSIDERATION: **Keeling Law Firm** \$100.00 \$100.00 \$0.00 **Attorney Fees** 3310 Katy Freeway REMARKS: Suite 200 Houston, Texas 77007 Sheet no. of 1 continuation sheets Subtotals (Totals of this page) > \$3,420.00 \$3,420.00 \$0.00 attached to Schedule of Creditors Holding Priority Claims Total > \$3,420.00 (Use only on last page of the completed Schedule E. Report also on the Summary of Schedules.) \$3,420.00 \$0.00 (Use only on last page of the completed Schedule E. If applicable, report also on the Statistical Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) In re Elma Jane Padilla

Case No. <u>15-31951-H1-13</u>

(if known)

#### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: xxxxxx3961  Afni Po Box 3097 Bloomington, IL 61702		-	DATE INCURRED: CONSIDERATION: Collecting for - AT & T REMARKS:				\$93.00
Representing: Afni			AT & T P.O. Box 930170 Dallas, TX 75393-0170				Notice Only
ACCT #: xxxxxxxxxxxx7689  Citibank/The Home Depot Citicorp Credit Srvs/Centralized Bankrup PO Box 790040 Saint Louis, MO 63179		-	DATE INCURRED: 09/2005 CONSIDERATION: Charge Account REMARKS:			х	\$5,854.00
ACCT#: xxxxxxx00N1  Comnwith Fin 245 Main St Dickson City, PA 18519		-	DATE INCURRED: CONSIDERATION: Collecting for - ACS REMARKS:			х	\$305.00
Representing: Comnwith Fin			ACS P.O. Box 7051 Utica, NY 13504-7051				Notice Only
ACCT #: xxxxxxxxxxxx1742 Exxmblciti Attn.: Centralized Bankruptcy PO Box 20507 Kansas City, MO 64195		-	DATE INCURRED: 12/2005 CONSIDERATION: Credit Card REMARKS:			х	\$689.00
continuation sheets attached	ļ	(Rep	Sub- (Use only on last page of the completed Sch- port also on Summary of Schedules and, if applicable Statistical Summary of Certain Liabilities and Relate	Tedu	otal ile l	l > F.) ne	\$6,941.00

B6F (Official Form 6F) (12/07) - Cont. In re **Elma Jane Padilla** 

Case No. <u>15-31951-H1-13</u>

(if known)

#### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: xxxx6258 Hsbc/rs Attn: Bankruptcy Department PO Box 5263 Carol Stream, IL 60197		-	DATE INCURRED: <b>08/2007</b> CONSIDERATION: <b>Conventional Real Estate Mortgage</b> REMARKS:			х	Notice Only
ACCT #: xxxxxxxxxxxx4684  Merrick Bk Attn: Bankruptcy P.O. Box 9201 Old Bethpage, NY 11804		-	DATE INCURRED: 07/1999 CONSIDERATION: Credit Card REMARKS:			х	\$3,218.00
ACCT#: xxxxxx2694  Midland Funding 8875 Aero Dr Ste 200 San Diego, CA 92123	-	-	DATE INCURRED: 12/2011 CONSIDERATION: Collecting for - Beneficial REMARKS:			х	\$31,756.00
ACCT #: xxxxxx3389  Midland Funding 8875 Aero Dr Ste 200 San Diego, CA 92123		-	DATE INCURRED: 06/2011 CONSIDERATION: Collecting for - Citibank REMARKS:			х	\$900.00
ACCT#: xxxxxx9459 Midland Funding 8875 Aero Dr Ste 200 San Diego, CA 92123	-	-	DATE INCURRED: 04/2012 CONSIDERATION: Collecting for - Conn's REMARKS:			х	Notice Only
ACCT#: xxx7916  Stellar Recovery Inc 4500 Salisbury Rd Ste 10 Jacksonville, FL 32216	-	-	DATE INCURRED: 04/2012 CONSIDERATION: Collecting for - Comcast REMARKS:			х	\$133.00
Sheet no. 1 of 2 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims  Total >  (Use only on last page of the completed Schedule F.)  (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)							\$36,007.00

B6F (Official Form 6F) (12/07) - Cont. In re **Elma Jane Padilla** 

Case No. <u>15-31951-H1-13</u>

(if known)

#### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Representing: Stellar Recovery Inc			Comcast P O Box 660618 Dallas, TX 75266-0618				Notice Only
ACCT#: xxxxx0161  Target Credit Card (TC) C/O Financial & Retail Services Mailstop BT P.O. Box 9475 Minneapolis, MN 55440	-	-	DATE INCURRED: 04/07/2000 CONSIDERATION: Charge Account REMARKS:			х	Notice Only
ACCT #: xxxxxxxxxxxxx3892 Wells Fargo Po Box 14517 Des Moines, IA 50306		-	DATE INCURRED: 06/01/1990 CONSIDERATION: Credit Card REMARKS:			х	Notice Only
Sheet no of continuation she Schedule of Creditors Holding Unsecured Nonpriority Cl		ıs	hed to Sul  (Use only on last page of the completed Schort also on Summary of Schedules and, if applicable Statistical Summary of Certain Liabilities and Relat	T edu	ota ıle n th	l > F.) ne	\$0.00 \$42,948.00

B6G (Official Form 6G) (12/07)

In re Elma Jane Padilla

Case No. <u>15-31951-H1-13</u>

(if known)

#### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases of contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☑ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

#### Case 15-31951 Document 18 Filed in TXSB on 04/20/15 Page 20 of 29

B6H (Official Form 6H) (12/07)

In re Elma Jane Padilla

Case No. 15-31951-H1-13

(if known)

#### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

Cas	6 12-31921	Jocument	18 Fileu III	172	B UI	1 04/20/	15 Page 21 01 29
Fill in this inform	nation to identify	your case:					
Debtor 1	Elma	Jane	Padilla				
	First Name	Middle Name	Last Name			Che	eck if this is:
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name				An amended filing
United States Bankı			DISTRICT OF TI	EXAS			A supplement showing post-petition
Case number	15-31951-H1-13						chapter 13 income as of the following date:
(if known)				_			MM / DD / YYYY
Official Form B	61						
Schedule I: Yo							12/13
responsible for supply include information all about your spouse. If your name and case r	ying correct information your spouse. If more space is need	ation. If you are f you are separ ded, attach a se Answer every o	e married and not rated and your spo eparate sheet to th	filing j ouse is	ointly not f	, and your : iling with y	I Debtor 2), both are equally spouse is living with you, ou, do not include information any additional pages, write
Fill in your emplo							
information.	yment		Debtor 1				Debtor 2 or non-filing spouse
If you have more t job, attach a sepa with information al	rate page Emplo	yment status	<ul><li>✓ Employed</li><li>☐ Not employed</li></ul>	ed			☐ Employed ☐ Not employed
additional employe	ers. <b>Occup</b>	ation	Registered Nu	ırse			_
Include part-time, or self-employed v		yer's name	Michael E. Del	bakey	VA N	Medical Ce	er
Occupation may ir student or homem applies.		yer's address	2002 Holcomb	e Blv	d		Number Street
			Houston		TX	77030	
			City		State	Zip Code	City State Zip Code
	How Io	ng employed t	here? 8 Years	\$		_	
Part 2: Give D	Details About Mo	nthly Incom	е				
Estimate monthly inco		ou file this for	<b>m.</b> If you have noth	ing to	report	for any line	, write \$0 in the space. Include your
If you or your non-filing you need more space,			er, combine the info	ormatio	n for	all employe	rs for that person on the lines below. If
					For D	ebtor 1	For Debtor 2 or non-filing spouse
	ss wages, salary, ar			2.	\$^	10,825.99	
3. Estimate and list	monthly overtime p	ay.		3. +		\$0.00	
4. Calculate gross i	ncome. Add line 2	⊦ line 3.		4.	\$1	10,825.99	

Official Form B 6I Schedule I: Your Income page 1

### Case 15-31951 Document 18 Filed in TXSB on 04/20/15 Page 22 of 29

Case number (if known) 15-31951-H1-13

**Padilla** 

Debtor 1 Elma

First Name Middle Name Last Name For Debtor 1 For Debtor 2 or non-filing spouse Copy line 4 here ..... \$10,825.99 List all payroll deductions: 5a. Tax, Medicare, and Social Security deductions \$2,797.31 5a. \$63.81 5b. Mandatory contributions for retirement plans 5b. 5c. Voluntary contributions for retirement plans 5c. \$0.00 \$0.00 5d. Required repayments of retirement fund loans 5d. 5e. Insurance 5e. \$31.85 \$0.00 5f. Domestic support obligations 5f. \$0.00 5g. Union dues 5g. 5h. Other deductions. 5h. + \$0.00 Specify: Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f + \$2,892.97 5g + 5h. Calculate total monthly take-home pay. Subtract line 6 from line 4. \$7,933.02 List all other income regularly received: 8a. Net income from rental property and from operating a \$0.00 business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income. 8b. Interest and dividends \$0.00 8c. Family support payments that you, a non-filing spouse, or a 8c. \$0.00 dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement. 8d. Unemployment compensation b8 \$0.00 8e. Social Security 8e. \$0.00 8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) or any noncash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. 8f. Specify: \$0.00 8g. Pension or retirement income 8g. \$0.00 8h. Other monthly income. 8h. 🛓 Specify: \$0.00 Add all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f + 8g + 8h. \$0.00 Calculate monthly income. Add line 7 + line 9. \$7,933.02 \$7,933.02 Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. \$0.00 Specify: 11. 12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly 12 \$7,933.02 income. Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Combined Related Data, if it applies. monthly income 13. Do you expect an increase or decrease within the year after you file this form? ✓ No. None. Yes. Explain:

# Case 15-31951 Document 18 Filed in TXSB on 04/20/15 Page 23 of 29

Fill	in this inform	ation to identify	y your case:		Ch	eck if this	e ie:	
De	ebtor 1	Elma First Name	<b>Jane</b> Middle Name	Padilla Last Name		An am	ended filing element showing	
	ebtor 2 pouse, if filing)	First Name	Middle Name	Last Name		chapter 13 expenses as of the following date:		s of the
Un	nited States Bankru	uptcy Court for the:	SOUTHERN DISTR	RICT OF TEXAS		MM / F	DD / YYYY	_
1	ase number known)	15-31951-H1-13				A sepa	rate filing for Del	btor 2 because eparate household
Offic	cial Form B 6	<u>6J</u>						
Sch	edule J: Yo	ur Expenses	}					12/13
correc	ct information. If	more space is nee	. If two married peop ded, attach another s er every question.		•	-		
Par	t 1: Descri	be Your Housel	nold					
1. Is	s this a joint case	?						
<u> </u>	_	ebtor 2 live in a sep	parate household? a separate Schedule J	J.				
2. D	Do you have depe	ndents?	No					
	Do not list Debtor 1 Debtor 2.	and 🗀	Yes. Fill out this inform for each dependent	Dobtor 1	ent's relationsh or Debtor 2	ip to	Dependent's age	Does dependent
				Son			<u>21</u>	□ No · ☑ Yes
	Do not state the dependents' names	5.		Mother			83	No ✓ Yes
								No Yes
								□ No - □ Yes
								□ No
е	Oo your expenses expenses of peop	le other than	☑ No □ Yes					Yes
Par	t 2: Estima	te Your Ongoin	g Monthly Expens	ses				
to rep		of a date after the l	uptcy filing date unles pankruptcy is filed. If				-	
Includ	de expenses paid	for with non-cash	government assistand Schedule I: Your Inco	•			Your expens	es
			nses for your residence ny rent for the ground o				4.	
If	f not included in I	ine 4:						
4	la. Real estate ta	xes					4a	\$140.00
4	lb. Property, hom	eowner's, or renter's	s insurance				4b	\$305.00
4	lc. Home mainter	nance, repair, and u	pkeep expenses				4c	\$70.00
4	ld. Homeowner's	association or cond	ominium dues				4d.	\$46.00

# Case 15-31951 Document 18 Filed in TXSB on 04/20/15 Page 24 of 29

Debtor 1 Elma Jane Padilla Case number (if known) 15-31951-H1-13

Last Name

		Your expenses	
5.	Additional mortgage payments for your residence, such as home equity loans	5.	
6.	Utilities:		
	6a. Electricity, heat, natural gas	6a.	\$130.00
	6b. Water, sewer, garbage collection	6b.	\$30.00
	6c. Telephone, cell phone, Internet, satellite, and cable services (See continuation sheet(s) for details)	6c	\$325.00
	6d. Other. Specify:	6d.	
7.	Food and housekeeping supplies	7.	\$800.00
8.	Childcare and children's education costs	8.	
9.	Clothing, laundry, and dry cleaning	9.	\$20.00
10.	Personal care products and services	10.	\$20.00
11.	Medical and dental expenses	11.	\$30.00
12.	<b>Transportation.</b> Include gas, maintenance, bus or train fare. Do not include car payments.	12.	\$370.00
13.	Entertainment, clubs, recreation, newspapers, magazines, and books	13.	
14.	Charitable contributions and religious donations	14.	\$100.00
15.	Insurance.		
	Do not include insurance deducted from your pay or included in lines 4 or 20.		
	15a. Life insurance	15a	\$450.00
	15b. Health insurance	15b	
	15c. Vehicle insurance	15c	\$300.00
	15d. Other insurance. Specify:	15d.	
16.	Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.  Specify:	16.	
17.	Installment or lease payments:		
	17a. Car payments for Vehicle 1 Auto Payments	17a	\$800.00
	17b. Car payments for Vehicle 2 Auto Payments	17b	\$407.00
	17c. Other. Specify: Timeshare	17c	\$409.00
	17d. Other. Specify:	17d	
18.	Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form B 6I).	18.	
19.	Other payments you make to support others who do not live with you.  Specify:	19.	
20.	Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.		
	20a. Mortgages on other property	20a.	
	20b. Real estate taxes	20b.	
	20c. Property, homeowner's, or renter's insurance	20c.	
	20d. Maintenance, repair, and upkeep expenses	20d.	
	20e. Homeowner's association or condominium dues	20e.	

First Name

Middle Name

# Case 15-31951 Document 18 Filed in TXSB on 04/20/15 Page 25 of 29

Deb	tor 1	Elma	Jane	Padilla	Case number (if known)	15-31951-H1-13
		First Name	Middle Name	Last Name		
21.	Othe	r. Specify:	Emergency Savings Fu	ınd	21. +_	\$50.00
22.			<b>xpenses.</b> Add lines 4 throur monthly expenses.	gh 21.	22.	\$4,802.00
23.	Calc	ulate your n	nonthly net income.			
	23a.	Copy line	12 (your combined monthly i	ncome) from Schedule I.	23a	\$7,933.02
	23b.	Copy your	monthly expenses from line	22 above.	23b. <b>–</b> _	\$4,802.00
	23c.		our monthly expenses from y is your monthly net income.	our monthly income.	23c	\$3,131.02
24.	Do y	ou expect a	n increase or decrease in	our expenses within the year af	ter you file this form?	
				or your car loan within the year or c a modification to the terms of your		
		No. Yes. Explai				

# Case 15-31951 Document 18 Filed in TXSB on 04/20/15 Page 26 of 29

Debtor 1	Elma	Jane	Padilla	Case number (if known)	15-31951-H1-13
	First Name	Middle Name	Last Name		
6c. Tele	ephone, cell phon	e, Internet, satellite, and	cable services (details):		
Cel	l Phone-4 Lines		, ,		\$175.00
Inte	rnet, Landline,	Cable			\$150.00
				Total:	\$325.00

B 6 Summary (Official Form 6 - Summary) (12/14)

#### ÚNITED STATES BANKRUPTCY COURT SOUTHERN DISTRICT OF TEXAS HOUSTON DIVISION

In re Elma Jane Padilla Case No. 15-31951-H1-13

Chapter 13

#### **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$220,254.00		
B - Personal Property	Yes	6	\$87,629.26		
C - Property Claimed as Exempt	Yes	4			
D - Creditors Holding Secured Claims	Yes	2		\$246,787.74	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		\$3,420.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	3		\$42,948.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	2			\$7,933.02
J - Current Expenditures of Individual Debtor(s)	Yes	4			\$4,802.00
	TOTAL	26	\$307,883.26	\$293,155.74	

B 6 Summary (Official Form 6 - Summary) (12/14)

#### ÚNITED STATES BANKRUPTCY COURT SOUTHERN DISTRICT OF TEXAS HOUSTON DIVISION

In re Elma Jane Padilla Case No. 15-31951-H1-13

Chapter 13

#### STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11, or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$0.00
Student Loan Obligations (from Schedule F)	\$0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$0.00
TOTAL	\$0.00

#### State the following:

Average Income (from Schedule I, Line 12)	\$7,933.02
Average Expenses (from Schedule J, Line 22)	\$4,802.00
Current Monthly Income (from Form 22A-1 Line 11; OR, Form 22B Line 14; OR, Form 22C-1 Line 14)	\$12,168.32

#### State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$1,882.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$3,420.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$0.00
4. Total from Schedule F		\$42,948.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$44,830.00

#### Case 15-31951 Document 18 Filed in TXSB on 04/20/15 Page 29 of 29

B6 Declaration (Official Form 6 - Declaration) (12/07) In re **Elma Jane Padilla** 

Case No. <u>15-31951-H1-13</u>

(if known)

# DECLARATION CONCERNING DEBTOR'S SCHEDULES DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I hav sheets, and that they are true and correct to the	28	
Date 4/20/2015	Signature /s/ Elma Jane Padilla Elma Jane Padilla	
Date	Signature	
	[If joint case, both spouses must sign.]	